

The report of
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Introduction

Social work begins from field visit. “The future of India lies in villages” The words of Gandhi implies a lot. The poverty eradication mission has already begun by Kudumbashree mission before 19 years. The new ways and paths needs to be identified to handle modern definitions of poverty. It is a short study to know the impact of kudumbashree in society building. I have visited and studied 1 NHG, 1 CDS, 2 ME, 1 JLG and 1 Asraya beneficiary to learn about the Kudumbashree projects and its reach to the marginalized.

1. NHG: Chinmaya ayalkootam

I have visited Chinmaya NHG in 20th ward of Thavinjal Gramapanchayath on 05/08/2017. There were 10 members participated in the meeting. There are 12 members in their NHG. They are Aliyamma, Mary, Pennamma, Shally, Thresiyamma, Mercy, Kutty, Pushpa, Achamma, kuttichedathi, Rency and Reena. They started with prayer song and followed with a welcome speech by Aliyamma. Then they collected thrift amount of 20 rupees from each member. Shally asked for internal loan of 20000/- rupees. The secretary told that only 28026/- is their bank balance. So if shally is taking internal loan of 20000/-, there won't be enough money in the account for anyone to take in the coming weeks. They decided to give shally 10000/- rupees and told her to deposit the thrift amount in the bank and take 10000/- from bank tomorrow.

They have started the NHG in 2001. They have 2 JLGs. I have interacted with them and asked few questions regarding the impact of Kudumbasree NHGs in the society. They replied that they are having a lot of financial assistance from kudumbashree. They are satisfied too.

1.1 Findings:

- There are 2 members from same family in this NHG.
- They are capable of giving 50000/- as internal loan. I have verified their passbook. They have given it many times.

- JLG loan is taken. But they have only less cultivation.
- Positive discussions are not done in their meeting.
- Many of them are too old and illiterate. So the position of secretary and president are not changing every year.

1.2 Suggestions:

- Positive discussions need to be happened in their NHG meetings
- JLG cultivation needs to increase

2. CDS: - Thavinjal CDS

I have visited Thavinjal cds on 04/08/2017 and met Rosamma Baby, the cds chairperson and Anusha Surendran the Grama panchayath president of Thavinjal gramapanchayath. Rosamma baby has explained the basic details of thavinjal cds. They are as follows.

2.1 Basic details

There are 22 ads, 520 NHGs, 720 JLGs and 40 MEs in the CDS. They have 5 sheerasagaram, 10 adugramam, bamboo units, tailoring units, soap and lotion producing unit, led making groups, curry powder making unit and catering units. Rasamma baby is the cds chairperson. Rosily Joseph is vice chairperson. Urmila is the accountant. Lilly baby, Hasina sidique, Reetha George, Joicy Shaju is upasamidhi conveners. K Thomas is the member secretary and Shabitha K is the standing committee chairman who helps the cds to converge with the Gramapanchayath. All kudumbashree projects are running in Thavinjal CDS.

2.1.1 Asraya

Asraya general 1st phase and ST asraya are already completed and general second phase is running now. It is started in 2016. It has 110 beneficiaries. Food, cloth and medical facilities are providing to the beneficiaries under this project

2.1.2 MKSP

There are 720 JLGs in the panchayath. 19 crore rupees has been taken from canara bank as JLG loan by 560 JLGS. It is an agricultural oriented gramapanchayath in wayanad.

2.1.3 DDU GKY

115 students have already studied under DDU GKY from this CDS. 73 students got placement and 1 got foreign placement from this panchayath. They have conducted many mobilizations in the panchayath and indentified these candidates for this project. The CDS chairperson told that there are many waiting to join for the DDU GKY courses.

2.1.4 Gender

They have gender corner, migration support centre and gender RPs in the cds. They are now having training and meeting for vulnerability mapping.

2.1.5 Balasabha

There are 40 balasabha groups in the CDS. There is 35000 rupees allotted by gramapanchayath from their plan fund for balasabha activities.

2.1.6 ME

There are 40 Micro enterprises in the CDS. The category of enterprises are 5 sheerasagaram, 10 adugramam, bamboo units, tailoring units, soap and lotion producing unit, led making groups, curry powder making unit and catering units.

2.2 Findings:

- There is lack of convergence between CDS and Panchayath Representatives.
- There is no JLG production as per JLG Loan
- Many ST Families are not included in the Kudumbashree NHGs

2.3 Suggestions:

- There is a huge scope for vegetable cultivation by our JLG members. This CDS is having huge production too. What I suggest is that they need proper channel to market this produced goods and they need to get sufficient income. Otherwise 19 crore rupees will be a burden to the whole society.

3. Micro enterprises

I have visited two micro enterprises in Mananthavady Municipality. They are Tasty hotel and Thanima Home shop. The detailed report is as follows;

3.1. Tasty Catering unit

3.1.1 Basic details

There are 6 members in the group such as Anandavally, Sabitha, Sunanda, Lekshmi, Geetha, and Anitha. They are from Dhanalakshmi Kudumbashree in 15th ADS of Mananthavady Municipality. They have started a paper bag unit in 2007. They had 2 lakh loan for paper bag unit and 1 lakh they received as subsidy. When it was not functioning well they changed it into a mess house. Now they are having average income of 3000 per day. Though there are 4 hotels in that area, they are functioning well.

3.1.2 Findings:

- Cleanliness is not maintained in the kitchen

- Variety of foods is needed in the hotel. They are concentrating on lunch only.
- It is nearby KSRTC bus stand. They had enough income until the KSRTC started a mess inside the Stand.

3.1.3 Suggestions:

- It is better for them to change the place. It is very difficult for people to enter into the hotel. If they want to keep it clean they need to spent somewhere around 30000 rupees.

3.2 Thanima Home shop

It is nearby mananthavay Sub court. It is owned by Ramya Pradeep. She is from thirunelly panchayath. Her NHG is Harishree Kudumbashree from 15th ward of thirunelly gramapanchayath. She has taken 50000 rupees as mudra loan in the beginning to start the shop. She has paid the whole amount within 3 months and taken 1 lakh rupees now. She is having average profit of 1500 per day. She is too happy. Wayanad Home shop is providing them the products.

3.2.1 Findings

The place of shop is the main commercial area in the Mananthavady municipality. So it is too profitable.

3.2.2 Suggestions:

If it is possible to have few more items, she can increase the profit into double.

4. JLG- Harishree Thavinjal

I have visited the Harishree JLG on 03/08/2017. The details are as follows.

4.1 basic details

I have visited Harishree JLG in 22nd ward of Thavinjal Gramapanchayath. They have taken 4 lakh JLG loan from Canara bank Thalappuzha. The group members are Thressyamma, anie, Chinnamma and Marykkutty.

4.2 Findings:

- Proper board is not fixed.
- Cultivation is low.

4.3 Suggestions:

- Loan amount need to be given only after visiting the field

5. Asraya

I have visited the 3rd ward of mananthavady municipality on 5th August 2017. I have visited few houses such as house of saphiya, house of Gopalan and few ST houses. They told me that food is not receiving from 2016. I have talked to the cds c hairperson regarding this matter. She told me that Challenge fund is over. So asraya kit and other things are not distributed after August 2016. They have submitted file in the District mission for the same. ST asraya Project too has completed already. So, next Project has been submitted again for Approval.

5.1 Findings:

- The situation of the beneficiaries is too pathetic. They need food, cloth, and medical support.
- But most of them are getting only foods.

5.2 Suggestions:

- We need to ensure that all amounts are reached to this poor at earliest.

Conclusion

It was a great experience for me to participate and investigate the topics given by state mission. I have received much valuable information from the field. What I understood from the field visit is that the needy people and their needs are there in the field. So field visit is the school from where a social worker needs to learn.